

2018 Current Fiscal Year Report: Housing Counseling Federal Advisory Committee

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1. Department or Agency

Department of Housing and Urban Development

2. Fiscal Year

2018

3. Committee or Subcommittee

Housing Counseling Federal Advisory Committee

3b. GSA Committee No.

2492

4. Is this New During Fiscal Year?

No

5. Current Charter

05/02/2018

6. Expected Renewal Date

05/02/2020

7. Expected Term Date

8a. Was Terminated During Fiscal Year?

No

8b. Specific Termination Authority

8c. Actual Term Date

9. Agency Recommendation for Next Fiscal Year

Continue

10a. Legislation Req to Terminate?

No

10b. Legislation Pending?

Not Applicable

11. Establishment Authority

Authorized by Law

12. Specific Establishment Authority

The Dodd-Frank Act (Expand and Preserve

Homeownership through Counseling Act, Public Law 111-203, ti

111-203, ti

13. Effective Date

07/21/2010

14. Committee Type

Continuing

14c. Presidential?

No

15. Description of Committee

Other Committee

16a. Total Number of Reports

No Reports for this Fiscal Year

17a. Open Meetings 3 17b. Closed Meetings 0 17c. Partially Closed Meetings 0 17d. Total Meetings 3

Meetings and Dates

Purpose	Start	End
Test.	03/01/2018	03/01/2018
The Committee met on March 1 for the purpose of deliberating and making recommendations to HUD based on its work to date. It invited founding members to share their insights, and recognized their contribution as well as the contribution of HUD's Designated Federal Officer for the Committee, Marjorie George, who retired at the end of 2017.	03/01/2018	03/01/2018
The Committee held a teleconference meeting to discuss Committee recommendations and HUD responses	05/22/2018	05/22/2018

Number of Committee Meetings Listed: 3

	Current FY	Next FY
18a(1). Personnel Pmts to Non-Federal Members	\$0.00	\$0.00
18a(2). Personnel Pmts to Federal Members	\$0.00	\$0.00
18a(3). Personnel Pmts to Federal Staff	\$65,000.00	\$0.00

18a(4). Personnel Pmts to Non-Member Consultants	\$0.00	\$0.00
18b(1). Travel and Per Diem to Non-Federal Members	\$6,025.00	\$0.00
18b(2). Travel and Per Diem to Federal Members	\$0.00	\$0.00
18b(3). Travel and Per Diem to Federal Staff	\$1,800.00	\$0.00
18b(4). Travel and Per Diem to Non-member Consultants	\$6,329.00	\$0.00
18c. Other(rents,user charges, graphics, printing, mail, etc.)	\$409,084.00	\$0.00
18d. Total	\$488,238.00	\$0.00
19. Federal Staff Support Years (FTE)	1.50	0.00

20a. How does the Committee accomplish its purpose?

The Committee plans to accomplish its purpose through education programs and public service multimedia campaigns to promote Housing Counseling.

20b. How does the Committee balance its membership?

The Committee shall be composed of not more than twelve (12) individuals, appointed by the Secretary. Membership of the committee shall equally represent the mortgage and real estate industry, including consumers and housing counseling agencies approved by the Secretary. HCFAC's membership will be fairly balanced to include a broad representation of geographic areas within the U.S 42 USC, Section 3533(g) 2012

20c. How frequent and relevant are the Committee Meetings?

Estimated two in-person meetings and up to 5 telephonic meetings per fiscal year

20d. Why can't the advice or information this committee provides be obtained elsewhere?

Mandated by The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, title XIV, § 1441, July 21, 2010, 124 Stat. 2163 (Act), 42 USC 3533(g)

20e. Why is it necessary to close and/or partially closed committee meetings?

Not Applicable

21. Remarks

After May 31, 2018 there was a total of 8 vacancies on the Committee. As there was no quorum, no meetings were held in the remainder of the FY. On April 9, 2018, HUD published a Federal Register Notice announcing vacancies on the HCFAC. HUD sought nominations to fill the 8 vacancies. Of the 8 new members, 2 each must represent one of the following 4 categories: mortgage industry, real estate industry, consumers, and HUD-approved housing counseling agencies. As of the due date of May 9, 125

applications were received and reviewed. At the end of November, a slate recommended members is being submitted to the Secretary for appointment. An orientation meeting for new members and a meeting of the full Committee is being planned for January 2018.

Designated Federal Officer

Virginia F Holman Housing Specialist

Committee Members	Start	End	Occupation	Member Designation
Alam, Afreen	06/01/2016	05/31/2019	Consumer	Special Government Employee (SGE) Member
Hunter, Judy	06/01/2016	05/31/2019	Housing Counseling	Special Government Employee (SGE) Member
Marron, Pamela	06/01/2016	05/31/2019	Mortgage	Special Government Employee (SGE) Member
Thomas, E. J.	06/01/2016	05/31/2019	Real Estate	Special Government Employee (SGE) Member

Number of Committee Members Listed: 4

Narrative Description

The mission of the Office of Housing Counseling (OHC) is to provide individuals and families with the knowledge they need to obtain, sustain, and improve their housing. OHC will accomplish this mission by supporting a strong national network of HUD-approved housing counseling agencies and counselors. The Committee is to provide advice regarding the carrying out of the functions of the Office of Housing Counseling established pursuant to the authority of Section 4(g) of the HUD Act. To ensure input from stakeholders and other entities, the Committee will not be the sole source of advice to the Office of Housing Counseling.

What are the most significant program outcomes associated with this committee?

Checked if Applies

- Improvements to health or safety
- Trust in government
- Major policy changes
- Advance in scientific research
- Effective grant making
- Improved service delivery
- Increased customer satisfaction
- Implementation of laws or regulatory requirements
- Other

Outcome Comments

consideration of the inclusion of housing counseling in the mortgage process.

What are the cost savings associated with this committee?

Checked if Applies

None	<input checked="" type="checkbox"/>
Unable to Determine	<input type="checkbox"/>
Under \$100,000	<input type="checkbox"/>
\$100,000 - \$500,000	<input type="checkbox"/>
\$500,001 - \$1,000,000	<input type="checkbox"/>
\$1,000,001 - \$5,000,000	<input type="checkbox"/>
\$5,000,001 - \$10,000,000	<input type="checkbox"/>
Over \$10,000,000	<input type="checkbox"/>
Cost Savings Other	<input type="checkbox"/>

Cost Savings Comments

there were no programmatic cost savings as the Committee did not consider financial issues.

What is the approximate Number of recommendations produced by this committee for the life of the committee?

12

Number of Recommendations Comments

The Committee met on two times in FY18: 1 in person meetings in Washington, DC and 1 teleconference meeting. At the March 1 in-person meeting , the Committee made the following recommendations to the Office of Housing: Recommendations Made by the Housing Counseling Federal Advisory Committee – March 1, 2018

1. HUD should engage HCAs to work with Loan Originators on:
 - a. Collecting consumer fees for counseling in the loan transaction.
 - b. Providing credits to closing costs or LLPA for counseled borrowers.
2. HUD should consider the timing of appropriations and create ways to minimize financial stress to agencies on late grant awards.
3. Form Subcommittees as needed to conduct research and expedite work.
4. HUD should promote sustainability of housing counseling agencies. Research alternatives such as a dedicated fee (i.e., \$50 at home closing) to go to a fund to distribute to HUD housing counseling agencies.
5. Marketing and awareness/public relations:
 - a. Explore changing the name “housing counseling” and choose a name that makes folks feel good about asking for help.
 - b. Expand the LISTSERVE to include all HCFAC members (done).
 - c. Provide training on social media. Train HUD to better use Facebook, Snapchat and other social media tools.
6. Create continuing ed classes in housing counseling for loan originators and real estate agents.
7. Permit HUD to distribute funds from private funders. Create a pool that donors can contribute to that would supplement the appropriated funds.
8. Bake housing counseling into the mortgage process through incentives and ensure the counseling occurs early in the process (prior to contract of sale):
 - a. Require or incentivize housing counseling on

FHA loans. b. Review and revise all FHA requirements to embrace housing counseling (origination and loss mitigation). 9. Reverse Mortgage #1: Terms for nonborrowing spouse too onerous. Consider alternatives to evicting the nonborrowing spouse if borrower is in assisted living for more than a year. HUD underwrites for the younger borrower but that borrower can't benefit from it. Train HCs to help them understand NBS requirements. 10. Reverse Mortgage #2: HUD instructions on HECM default can be improved. 1/3 people in T&I default can be helped. HUD should improve directions to lenders, should allow catching up if more than \$10,000 in default, should allow those over 80 to catch up. Require lenders to assist borrowers with workouts. Require lender referrals to HECM default agencies. 11. Reverse Mortgage #3: HECM borrowers need keys for cash program where default ends when keys are given. Now they must continue to pay until paperwork is processed. Make it simple. 12. Create a more standardized and streamlined approach to housing counseling across the board.

What is the approximate Percentage of these recommendations that have been or will be Fully implemented by the agency?

0%

% of Recommendations Fully Implemented Comments

100% of the Committee's recommendation are under consideration by the Office of Housing Counseling

What is the approximate Percentage of these recommendations that have been or will be Partially implemented by the agency?

0%

% of Recommendations Partially Implemented Comments

Not Applicable

Does the agency provide the committee with feedback regarding actions taken to implement recommendations or advice offered?

Yes No Not Applicable

Agency Feedback Comments

Feedback was made during the May 22 teleconference. The minutes from this meeting with the feedback can be found at

<https://www.hudexchange.info/resources/documents/HCFAC-Meeting-Minutes-5-22-18.pdf>

What other actions has the agency taken as a result of the committee's advice or recommendation?

Checked if Applies

- Reorganized Priorities
- Reallocated resources
- Issued new regulation
- Proposed legislation
- Approved grants or other payments
- Other

Action Comments

Committee actions increased priority for external policies, financial sustainability, and for awareness and visibility activities in the OHC 2018 Strategic Plan. (CMR).

Is the Committee engaged in the review of applications for grants?

No

Grant Review Comments

Pursuant to the HUD Act, the Committee shall have no role in reviewing or awarding of housing counseling grants and procurement

How is access provided to the information for the Committee's documentation?

Checked if Applies

- Contact DFO
- Online Agency Web Site
- Online Committee Web Site
- Online GSA FACA Web Site
- Publications
- Other

Access Comments

Not Applicable